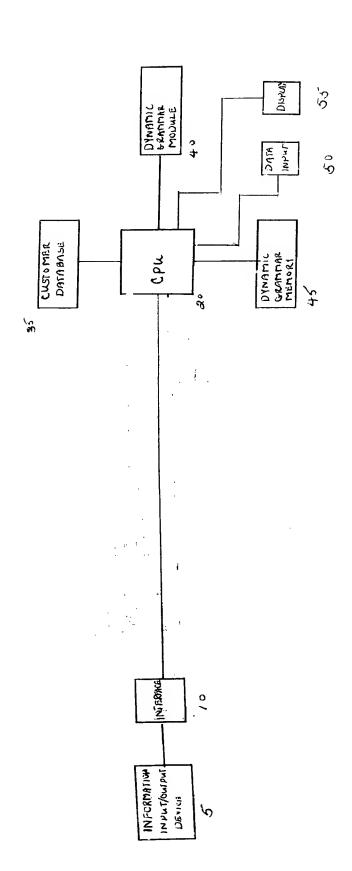


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GENERIC NAME	SPECIFIC NAME
PHONE COMPANY	AT &T
GAS COMPANY	PSE&G
DEPARTMENT	MACY'S
STORES	J.C. Penney
	NORDSTROM
BANKS	PNC BANK CITIBANK
BROKER	CHARLES SCHNAB
VISA.	CITIBANK VISA PNC VISA
MASTERCARD	NATWEST MASTER CARD

Fig. 2

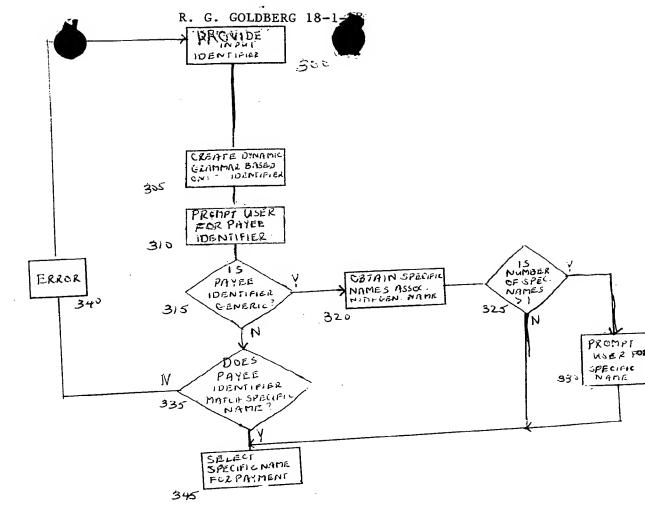
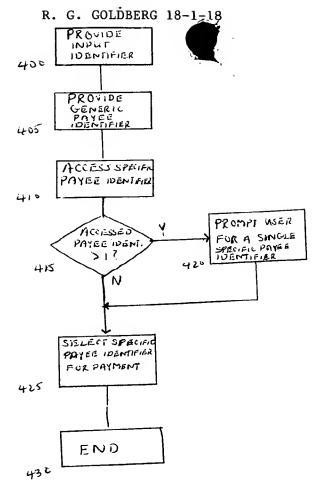


Fig. 3





F19.4

